

**Fill in this information to identify your case:**

Debtor 1 CHARLES E. LOGAN  
First Name Middle Name Last Name

Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the Northern District of Mississippi

Case number 20-10320-SDM

☐ Check if this is an amended notice.

**Notice of Filing Chapter 13 Plan and  
Motions for Valuation and Lien Avoidance**

The above-named Debtor(s) has filed a Chapter 13 Plan and Motions for Valuation and Lien Avoidance (the "Plan") with the Bankruptcy Court in the above-referenced case. (see attachment).

Any objection to confirmation of the Plan or the motions contained therein shall be filed in writing with the Clerk of Court on or before **March 30, 2020**. Copies of the objection must be served on the Trustee, US Trustee, Debtor(s), and Attorney for Debtor(s).

Objections to confirmation will be heard and confirmation determined on **May 5, 2020** at 10:30 A.M., ABD Cochran US Bankruptcy Courthouse, 703 Hwy 143 North, Aberdeen, MS 39730 unless the court orders otherwise. If no objection is timely filed, the Plan may be confirmed without a hearing. If no objection is timely filed, the Plan may be confirmed without a hearing.

**X /s/Jim Arnold** \_\_\_\_\_  
Signature of Attorney for Debtor(s)

Dated: **03/18/2020** \_\_\_\_\_  
MM/DD/YYYY

**333 East Mulberry Street** \_\_\_\_\_  
Address Line 1

\_\_\_\_\_  
Address Line 2

**Durant, MS 39063** \_\_\_\_\_  
City, State, and Zip Code

**662-653-6448** \_\_\_\_\_ **1625** \_\_\_\_\_  
Telephone Number MS Bar Number

**arnoldjh@bellsouth.net** \_\_\_\_\_  
Email address

**CERTIFICATE OF SERVICE**

I, Jim Arnold, attorney for Debtor(s), do hereby certify that by filing the attached Notice and Chapter 13 Plan, I have caused the following parties to be served electronically via ECF:

Terre M. Vardaman  
VARDAMAN13@gmail.com

Office of the U.S. Trustee  
[USTPRegion05.AB.ECF@usdoj.gov](mailto:USTPRegion05.AB.ECF@usdoj.gov)

I certify that I have this day served a true and correct copy of the attached Notice and Chapter 13 Plan by U.S. Mail, <sup>1</sup> posted prepaid, to the following creditor(s) listed in Sections 3.2 and/or 3.4 of the Plan pursuant to Fed. R. Bankr. P. 7004:

Advance America  
200 Veterans Memorial Drive  
Suite D  
Kosciusko, MS 39090

Registered Agent:  
Corporation Service Company  
7716 Old Canton Rd, Suite C  
Madison, MS 39110

I further certify that I have this day served a true and correct copy of the Notice and Chapter 13 Plan by U.S. Mail, postage pre-paid, to all other parties listed on the attached master mailing list (matrix).

**X /s/Jim Arnold** \_\_\_\_\_

Signature of Attorney for Debtor(s)

**333 East Mulberry Street** \_\_\_\_\_

Address Line 1

\_\_\_\_\_  
Address Line 2

**Durant, MS 39063** \_\_\_\_\_

City, State, and Zip Code

**662-653-6448** \_\_\_\_\_

Telephone Number

**1625** \_\_\_\_\_

MS Bar Number

**arnoldjh@bellsouth.net** \_\_\_\_\_

Email address

Dated: **03/18/2020** \_\_\_\_\_

MM/ DD /YYY

\_\_\_\_\_  
<sup>1</sup> If the creditor is an insured depository institution, service has been made by certified mail.

|  |  |
|--|--|
| <b>Fill in this information to identify your case:</b> |  |
| Debtor 1   | <b>Charles E. Logan</b><br>Full Name (First, Middle, Last) |
| Debtor 2<br>(Spouse, if filing)                        | _____<br>Full Name (First, Middle, Last)                   |
| United States Bankruptcy Court for the                 | <b>NORTHERN DISTRICT OF MISSISSIPPI</b>                    |
| Case number:<br>(If known)                             | <b>20-10320</b>  |

☐ Check if this is an amended plan, and list below the sections of the plan that have been changed.

## Chapter 13 Plan and Motions for Valuation and Lien Avoidance

12/17

### Part 1: Notices

**To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances or that it is permissible in your judicial district. Plans that do not comply with local rules and judicial rulings may not be confirmable. The treatment of ALL secured and priority debts must be provided for in this plan.

In the following notice to creditors, you must check each box that applies

**To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

**If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I). The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015.**

The plan does not allow claims. Creditors must file a proof of claim to be paid under any plan that may be confirmed.

The following matters may be of particular importance. Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

|     |  |  |  |
|-----|--|--|--|
| 1.1 | A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not Included            |
| 1.2 | Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4.  | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |
| 1.3 | Nonstandard provisions, set out in Part 8.   | <input type="checkbox"/> Included            | <input checked="" type="checkbox"/> Not Included |

### Part 2: Plan Payments and Length of Plan

#### 2.1 Length of Plan.

The plan period shall be for a period of 60 months, not to be less than 36 months or less than 60 months for above median income debtor(s). If fewer than 60 months of payments are specified, additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

#### 2.2 Debtor(s) will make payments to the trustee as follows:

Debtor shall pay \$835.00 (☒ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the debtor's employer at the following address:

Debtor shall pay direct.

Debtor Charles E. Logan Case number 20-10320

Joint Debtor shall pay \_\_\_\_ (☐ monthly, ☐ semi-monthly, ☐ weekly, or ☐ bi-weekly) to the chapter 13 trustee. Unless otherwise ordered by the court, an Order directing payment shall be issued to the joint debtor's employer at the following address:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**2.3 Income tax returns/refunds.**

Check all that apply

- ☒ Debtor(s) will retain any exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will supply the trustee with a copy of each income tax return filed during the plan term within 14 days of filing the return and will turn over to the trustee all non-exempt income tax refunds received during the plan term.
- ☐ Debtor(s) will treat income refunds as follows:

**2.4 Additional payments.**

Check one.

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Part 3: Treatment of Secured Claims**

**3.1 Mortgages. (Except mortgages to be crammed down under 11 U.S.C. § 1322(c)(2) and identified in § 3.2 herein.).**

Check all that apply.

- ☐ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

- 3.1(a) Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

**1** Mtg pmts to BSI Financial Services

Beginning April 2020 @ \$630.01 ☒ Plan ☐ Direct. Includes escrow ☒ Yes ☐ No

Mtg arrears to BSI Financial Services Through March 2020 \$3,812.02 @ \$63.53

- 3.1(b)** ☐ **Non-Principal Residence Mortgages:** All long term secured debt which is to be maintained and cured under the plan pursuant to 11 U.S.C. § 1322(b)(5) shall be scheduled below. Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor, subject to the start date for the continuing monthly mortgage payment proposed herein.

Property **-NONE-**  
address: \_\_\_\_\_

Mtg pmts to \_\_\_\_\_  
Beginning month @ \_\_\_\_\_ Plan Direct. Includes escrow Yes No

Property **-NONE-** Mtg arrears to \_\_\_\_\_ Through \_\_\_\_\_

- 3.1(c)** ☐ **Mortgage claims to be paid in full over the plan term:** Absent an objection by a party in interest, the plan will be amended consistent with the proof of claim filed by the mortgage creditor.

Creditor: **-NONE-** Approx. amt. due: \_\_\_\_\_ Int. Rate\*: \_\_\_\_\_

Property Address: \_\_\_\_\_

Principal Balance to be paid with interest at the rate above: \_\_\_\_\_

(as stated in Part 2 of the Mortgage Proof of Claim Attachment)

Portion of claim to be paid without interest: \$ \_\_\_\_\_

(Equal to Total Debt less Principal Balance)

Special claim for taxes/insurance: \$ -NONE- /month, beginning month.

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(as stated in Part 4 of the Mortgage Proof of Claim Attachment)

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District  
Insert additional claims as needed.

**3.2 Motion for valuation of security, payment of fully secured claims, and modification of undersecured claims. Check one..**

- ☐ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*
- ☒ Pursuant to Bankruptcy Rule 3012, for purposes of 11 U.S.C. § 506(a) and § 1325(a)(5) and for purposes of determination of the amounts to be distributed to holders of secured claims, debtor(s) hereby move(s) the court to value the collateral described below at the lesser of any value set forth below or any value set forth in the proof of claim. Any objection to valuation shall be filed on or before the objection deadline announced in Part 9 of the Notice of Chapter 13 Bankruptcy Case (Official Form 309I).

The portion of any allowed claim that exceeds the amount of the secured claim will be treated as an unsecured claim under Part 5 of this plan. If the amount of a creditor's secured claim is listed below as having no value, the creditor's allowed claim will be treated in its entirety as an unsecured claim under Part 5 of this plan. Unless otherwise ordered by the court, the amount of the creditor's total claim listed on the proof of claim controls over any contrary amounts listed in this paragraph.

| Name of creditor | Estimated amount of creditor's total claim # | Collateral               | Value of collateral | Amount of secured claim | Interest rate* |
|------------------|--|--------------------------|---------------------|-------------------------|----------------|
| Advance America  | \$1,159.00                                   | 2000 Chevrolet Silverado | \$4,275.00          | \$1,159.00              | 6.75%          |

Insert additional claims as needed.

#For mobile homes and real estate identified in § 3.2: Special Claim for taxes/insurance:

| Name of creditor | Collateral | Amount per month | Beginning |
|------------------|------------|------------------|-----------|
| -NONE-           |            |                  | month     |

\* Unless otherwise ordered by the court, the interest rate shall be the current Till rate in this District

For vehicles identified in § 3.2: The current mileage is \_\_\_\_\_

**3.3 Secured claims excluded from 11 U.S.C. § 506.**

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

**3.4 Motion to avoid lien pursuant to 11 U.S.C. § 522.**

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

**3.5 Surrender of collateral.**

Check one.

- ☒ **None.** If "None" is checked, the rest of § 3.5 need not be completed or reproduced.

**Part 4: Treatment of Fees and Priority Claims**

**4.1 General**

Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

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**4.2 Trustee's fees**

Trustee's fees are governed by statute and may change during the course of the case.

**4.3 Attorney's fees.**

☒ No look fee: \$3,600.00

Total attorney fee charged: \$3,600.00

Attorney fee previously paid: \$0.00

Attorney fee to be paid in plan per confirmation order: \$3,600.00

☐ Hourly fee: \$\_\_\_\_. (Subject to approval of Fee Application.)

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.**

*Check one.*

☒ **None.** If "None" is checked, the rest of § 4.4 need not be completed or reproduced.

**4.5 Domestic support obligations.**

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Part 5: Treatment of Nonpriority Unsecured Claims**

**5.1 Nonpriority unsecured claims not separately classified.**

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata. If more than one option is checked, the option providing the largest payment will be effective. *Check all that apply.*

- ☒ The sum of \$ 0  
☐ \_\_\_\_\_% of the total amount of these claims, an estimated payment of \$\_\_\_\_\_  
☐ The funds remaining after disbursements have been made to all other creditors provided for in this plan.

If the estate of the debtor(s) were liquidated under chapter 7, nonpriority unsecured claims would be paid approximately **\$0.00**. Regardless of the options checked above, payments on allowed nonpriority unsecured claims will be made in at least this amount.

**5.2 Other separately classified nonpriority unsecured claims (special claimants). Check one.**

☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.

**Part 6: Executory Contracts and Unexpired Leases**

**6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**

☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.

**Part 7: Vesting of Property of the Estate**

**7.1 Property of the estate will vest in the debtor(s) upon entry of discharge.**

**Part 8: Nonstandard Plan Provisions**

**8.1 Check "None" or List Nonstandard Plan Provisions**

☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Debtor Charles E. Logan

Case number 20-10320

**Part 9: Signatures:**

**9.1 Signatures of Debtor(s) and Debtor(s)' Attorney**

*The Debtor(s) and attorney for the Debtor(s), if any, must sign below. If the Debtor(s) do not have an attorney, the Debtor(s) must provide their complete address and telephone number.*

X /s/ Charles E. Logan  
**Charles E. Logan**  
Signature of Debtor 1

X \_\_\_\_\_  
Signature of Debtor 2

Executed on February 18, 2020

Executed on \_\_\_\_\_

2065 Attala Road 1146

Address

Kosciusko MS 39090-0000

City, State, and Zip Code

Telephone Number

Address

City, State, and Zip Code

Telephone Number

X /s/ Jim Arnold  
**Jim Arnold 1625**  
Signature of Attorney for Debtor(s)  
**Attorney-at-Law**  
**333 East Mulberry Street**  
**Durant, MS 39063**  
Address, City, State, and Zip Code  
(662) 653-6448  
Telephone Number  
arnoldjh@bellsouth.net  
Email Address

Date February 18, 2020

1625 MS  
MS Bar Number

Label Matrix for local noticing  
0537-1  
Case 20-10320-SDM  
Northern District of Mississippi  
Aberdeen  
Wed Mar 18 15:17:04 CDT 2020

Advance America  
Cash Advance Centers of MS  
200 Veterans Memorial Drive  
Suite D  
Kosciusko, MS 39090-3890

Advance America, Cash Advance Centers of MS,  
135 North Church Street  
Spartanburg, SC 29306-5138

Jim Arnold  
333 E Mulberry Street  
Durant, MS 39063-3725

Atlas Acquisitions LLC  
294 Union St.  
Hackensack, NJ 07601-4303  
Attn: Avi Schild

Atlas Acquisitions LLC  
294 Union St.  
Hackensack, NJ 07601-4303

Atlas Acquisitions, LLC - as  
294 Union Street  
Hackensack, NJ 07601-4303

Attala County Justice Court  
254 Highway 12 West  
Kosciusko, MS 39090-3208

BSI Financial Services  
314 S Franklin St, 2nd Floor  
PO Box 517  
Titusville, PA 16354-0517

CREDIT FIRST NA  
po box 818011  
CLEVELAND, OH 44181-8011

Capital One Bank  
by American InfoSource  
PO Box 71083  
Charlotte, NC 28272-1083

Capital One Bank (USA), N.A.  
by American InfoSource as agent  
PO Box 71083  
Charlotte, NC 28272-1083

Capital One Bank USA  
PO Box 30281  
Salt Lake City, UT 84130-0281

Capital One/Justice  
PO Box 30253  
Salt Lake City, UT 84130-0253

Carthage City Clerk  
212 W Main Street  
Carthage, MS 39051-4142

Comenity Bank/Goody's  
PO Box 182789  
Columbus, OH 43218-2789

Credit First N A  
PO Box 81315  
Cleveland, OH 44181-0315

First Premier Bank  
3820 N Louise Ave  
Sioux Falls, SD 57107-0145

Holmes County Justice Court  
PO Box 99  
Lexington, MS 39095-0099

Leake County Justice Court  
PO Box 69  
Carthage, MS 39051-0069

Charles E. Logan  
2065 Attala Road 1146  
Kosciusko, MS 39090-6042

MS Department of Public Safety  
PO Box 948  
Jackson, MS 39205-0948

Merrick Bank Corp  
PO Box 9201  
Old Bethpage, NY 11804-9001

Midland Credit Management, Inc.  
PO Box 2037  
Warren, MI 48090-2037

Midland Credit Mgmt  
320 East Big Beaver  
Troy, MI 48083-1271

PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

(p)PORTFOLIO RECOVERY ASSOCIATES LLC  
PO BOX 41067  
NORFOLK VA 23541-1067

Premier Bankcard, Llc  
Jefferson Capital Systems LLC Assignee  
Po Box 7999  
Saint Cloud Mn 56302-7999

Quantum3 Group LLC  
Second Round Sub LLC  
PO Box 788  
Kirkland, WA 98083-0788

Quantum3 Group LLC as agent for  
Second Round Sub LLC  
PO Box 788  
Kirkland, WA 98083-0788



Second Round LP  
PO Box 41955  
Austin, TX 78704-0033

Synco Bank  
PO Box 965028  
Orlando, FL 32896-5028

Synco/JCPenney  
PO Box 965007  
Orlando, FL 32896-5007

Synco/Walmart  
PO Box 965024  
Orlando, FL 32896-5024

Synchrony Bank  
c/a PRA Receivables Mgmt  
PO Box 41021  
Norfolk, VA 23541-1021

Synchrony Bank  
c/o PRA Receivables Management, LLC  
PO Box 41021  
Norfolk, VA 23541-1021

TBOM/Atls/Fortiva  
PO Box 105555  
Atlanta, GA 30348-5555

Tea Olive, LLC  
PO BOX 1931  
Burlingame, CA 94011-1931

The Bureaus Inc.  
650 Dundee Road  
Northbrook, IL 60062-2747

The Bureaus, Inc./Synchrony Bank  
c/o PRA Receivables Management, LLC  
P O Box 41021  
Norfolk, VA 23541-1021

U. S. Trustee  
501 East Court Street, Suite 6-430  
Jackson, MS 39201-5022

Terre M. Vardaman  
P. O. Box 1326  
Brandon, MS 39043-1326

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

Portfolio Recovery Associates, LLC  
POB 41067  
Norfolk VA 23541

End of Label Matrix  
Mailable recipients 41  
Bypassed recipients 0  
Total 41